

1       **Abstract**

2               Automated methods and systems for separately calculating the contemporaneous exchange  
3       for new value defense, the ordinary course of business defense and the subsequent new value  
4       defense to claims for the return of preference payments made pursuant to the United States  
5       Bankruptcy Code. The inventions further contemplate combining the subsequent new value and  
6       ordinary course of business calculations and providing numerous results based on any of several  
7       ranges of values that may depict a range of days within which a bankruptcy debtor's payments for  
8       products or services are presumed to be made within the ordinary course of business.